

SECURE PIN MANAGEMENT

ABSTRACT OF THE DISCLOSURE

[0060] A system and method of secure PIN processing in a network transaction includes a transaction manager that sends terminal data to a terminal. The terminal generates corollary data from user input and the terminal data. The corollary data is sent to the transaction manager. The transaction manager then sends the corollary data and HSM data to a hardware security module. The hardware security module generates a PIN from the corollary data and the HSM data, encrypts the PIN and generates a PIN block. The transaction manager uses the PIN block and transaction data to send a transaction request to the ATM Network.